Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) A method of allocating <u>user</u> income to a user savings account <u>of a user</u> and to payees, said method including:

~~receiving user financial information in a first computer system from a second computer system connected to the first computer system by a network, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to the payees and user goal information related to user goals;~~

~~providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings, and wherein the recommendation is generated by the first computer system;~~

~~establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;~~

~~acquiring user income, wherein said user income is acquired via at least one transfer;~~

~~transferring a first portion of said user income, based at least in part upon said payment hierarchy, to said user savings account; and~~

~~transferring a second portion of said user income, based at least in part upon said payment hierarchy, to at least one of the payees after the first portion is transferred.~~

<u>receiving, by said computer-based system for maximizing savings, user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;</u>

<u>determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount for transferring from said user income to a user savings account, wherein said savings amount is at least a portion of user income;</u>

<u>analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;</u>

___determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determining, by said computer-based system and in response to said transferring said savings amount, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

2. (Currently Amended) The method of claim 1, further including ~~analyzing a balance of funds in said user account~~ transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt.

3. (Currently Amended) The method of claim 1, further including analyzing a balance of funds based upon said user income information ~~in said user account~~ and allowing transfer of said user savings amount in response to ~~said transferring steps upon~~ confirmation of sufficient funds.

4. (Currently Amended) The method of claim 1, further including analyzing a balance of funds based upon said user income information ~~in said user account~~ and disallowing transfer of said user savings amount in response to ~~said transferring steps upon~~ confirmation of insufficient funds.

5. (Currently Amended) The method of claim 1, further including analyzing a balance of funds based upon said user income information ~~in said user account~~ and, upon confirmation of insufficient funds, at least one of requesting said user to modify said payment hierarchy, suggesting modifications to said payment hierarchy and automatically modifying said payment hierarchy.

6. (Currently Amended) The method of claim 1, further including notifying at least one of said user, payee and third party regarding at least ~~on~~ one of said determining ~~acquiring step and said~~

~~transfer~~ steps.

7. (Currently Amended) The method of claim [[1]] 2, further including notifying at least one of said user, said payee and a third party prior to at least one of transferring said savings amount and said transferring to said payee ~~said transfer steps~~.

8. (Currently Amended) The method of claim [[1]] 7, further including ~~notifying at least one of said user, payee and third party prior to said transfer step and~~ obtaining authorization from at least one of said user, payee and third party prior to allowing a transfer ~~said transfer steps~~.

9. (Currently Amended) The method of claim 1, further including providing a recommendation including suggestions for minimizing user debt payments and maximizing user savings, wherein said recommendation is generated by said computer-based system, and providing a user interface configured to allow said user to view at least one of said recommendations, said payment hierarchy and transfer information.

10. (Previously Presented) The method of claim 1, further including providing statements to said user, wherein said statements include at least one of user savings account balance, user savings account deposits and user debt payments.

11. (Currently Amended) The method of claim 1, further including receiving at least one of pre-approval of all transfers and approval of each transfer.

12. (Currently Amended) The method of claim 1, further including tracking at least one of said user income, user savings goal information and transfers of user income.

13. (Currently Amended) The method of claim [[1]] 9, further including revising said user savings goal information based in part on said recommendation.

14. (Cancelled)

15. (Currently Amended) The method of claim 1, further including analyzing user savings goal information based upon at least one of user income information, user debt information and financial planning information.

16. (Currently Amended) The method of claim 1, further including analyzing user savings goal information and providing suggested revisions to said goal information.

17. (Currently Amended) The method of claim 1, further including analyzing user savings goal information using probability modeling.

18. (Currently Amended) The method of claim 1, further including analyzing user savings goal information using probability modeling, wherein said probability modeling includes forecasting, monitoring, simulating, designing and testing.:

~~forecasting the effects of a proposed situation portfolio on user income;~~

~~monitoring at least one of the integrating, comparing, and analyzing the data steps;~~

~~simulating at least one of the integrating, comparing, and analyzing the data steps;~~

~~designing at least one of the integrating, comparing, and analyzing the data steps; and~~

~~testing at least one of the integrating, comparing, and analyzing the data steps.~~

19. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving user financial information includes receiving user financial information from at least one of said user and a third party database.

20. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving user financial information includes receiving said user income and depositing user income in a user account.

21. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving user financial information includes receiving said user income from at least one of said user and ~~said~~ a user income source.

22. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving user financial information includes receiving said user financial information via webpage entries.

23. (Currently Amended) The method of claim 1, wherein said ~~step of~~ receiving user financial information includes receiving said user financial information via a menu driven interactive procedure.

24. (Currently Amended) The method of claim [[1]] 9, wherein said ~~step of~~ providing a ~~at least one~~ recommendation includes providing a recommendation which includes at least one of prioritizing payment of bills, partial payment of bills, determining when to pay a ~~at least one~~ bill and determining an amount to pay for a ~~at least one~~ bill.

25. (Currently Amended) The method of claim [[1]] 9, wherein said step of providing a ~~at least one~~ recommendation includes providing a ~~at least one~~ recommendation based upon at least one of bill priority information, said user savings goal information, said user debt information, minimum amounts due, penalties, interest rates, due dates, available user income, user override selection and user historic selections.

26. (Currently Amended) The method of claim 1, wherein said ~~step of~~ establishing [[a]] said payment hierarchy includes at least one of said user, guardian, government entity and third party establishing at least a portion of said payment hierarchy.

27. (Currently Amended) The method of claim 1, wherein said ~~step of~~ establishing [[a]] said payment hierarchy includes providing a capability to alter said payment hierarchy.

28. (Currently Amended) The method of claim 1, wherein said ~~step of~~ establishing [[a]] said payment hierarchy includes pre-established hierarchy requirements.

29. (Currently Amended) The method of claim 1, wherein said ~~step of~~ establishing [[a]] said

payment hierarchy includes establishing [[a]] said payment hierarchy ~~which~~ to ~~includes~~ include rules related to the amount of a bill to be paid.

30. (Currently Amended) The method of claim 1, further comprising ~~wherein said step of~~ acquiring user income ~~includes~~ including receiving a combined remittance which includes a debt payment and a savings amount.

31. (Currently Amended) The method of claim 1, further comprising ~~wherein said step of~~ acquiring user income ~~includes~~ including receiving a combined remittance which includes a debt payment and a savings amount, applying hierarchy rules to said combined remittance to determine a portion to be allocated to said user debts and a portion to be allocated to said user savings account, wherein said hierarchy rules are associated with said payment hierarchy.

32. (Currently Amended) The method of claim 1, further comprising ~~wherein said step of~~ acquiring said user income ~~includes~~ including allowing said user to transfer said user income.

33. (Previously Presented) The method of claim 1, wherein said user income includes at least one of monetary income, non-monetary income, asset, benefit, paycheck, salary, bonuses, commissions, purchase rebate, tax rebates, property, goods, social security, welfare, alimony, child support, rental income, securities-related income, gambling winnings, credits, loyalty points, reward points, coupons, and entry passes.

34. (Previously Presented) The method of claim 1, wherein said user income is obtained from at least one of said user and a third party.

35. (Currently Amended) The method of claim 1, wherein said user income ~~source~~ information includes at least one of income source demographic data, income amount, days of month when income received, date when receive income, income source routing data, amount of income during a particular timeframe, bonus information, tax refund information, estimated commission information, estimate of the amounts of non-periodic income and dates when non-periodic

income will be received.

36. (Currently Amended) The method of claim 1, wherein said ~~user debts~~ plurality of outstanding debt payments include at least one of monetary liability, non-monetary liability, bills, car payments, loans, mortgages, purchases, voluntary payments, alimony, child support, payment plans, lines of credit, financial losses, gambling losses, and responsibilities.

37. (Currently Amended) The method of claim 1, wherein any of a ~~said user debt~~ plurality of outstanding debt information includes at least one of bill information, name and address of payees, payee account routing information, amount of bills, minimum amounts due, due date, and periodic payment plan information.

38. (Currently Amended) The method of claim 1, wherein any of said ~~user debt~~ plurality of outstanding debt payments may be owed by at least one of said user and a third party.

39. (Currently Amended) The method of claim 1, wherein said user savings goal information includes at least one of amounts the user desires to pay himself, a financial amount, a limit, milestone, threshold, objective, aspiration, amount of money needed for a vacation, a major purchase, holiday gifts, education, retirement, a common goal for a group.

40. (Currently Amended) The method of claim 1, wherein said user savings goal information includes at least one of a one-time total amount, a pre-established amount for a limited time period, a pre-established amount for a continuing time period, a periodic amount which results in a total savings by a certain date, increasing amount, and decreasing amount.

41. (Currently Amended) The method of claim 1, wherein said user savings goal information is created by at least one of user entry, random generation, a formula, system selection and a third party.

42. (Currently Amended) The method of claim 1, wherein said user savings goal information is

entered before at least one of entering user debt information and entering income amounts.

43. (Currently Amended) The method of claim 1, wherein said ~~user account~~ user financial information includes at least one of income source data, date of income deposit, date of income receipt, amounts owed from particular income sources, amounts deposited in the user savings account, and dates of deposits in user savings account.

44. (Previously Presented) The method of claim 1, wherein said user savings account includes at least one of a financial account, savings account, checking account, money market account, loyalty account, a security, a financial transaction instrument, stored value card, charge card, smart card, transponder, negotiable instrument, and coupon.

45. (Previously Presented) The method of claim 1, wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases.

46-49.Canceled.

50. (New) A system for maximizing savings comprising:
a network interface communicating with a memory, said network interface configured to receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;
said memory communicating with a processor; and
said processor, when executing a computer program, is configured to:

    receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;

    determine, based upon said user savings goal information and said user income information, a savings amount for transferring from said user income to a user savings account, wherein said savings amount is at least a portion of user income;

    analyze said user debt information to determine a plurality of outstanding debt payments;

determine a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determine, in response to said transferring said savings amount, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

51. (New) A tangible computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer-based system for maximizing savings, cause the computer to perform operations comprising:

receiving, by said computer-based system for maximizing savings, user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;

determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount for transferring from said user income to a user savings account, wherein said savings amount is at least a portion of user income;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;

determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determining, by said computer-based system and in response to said transferring said savings amount, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.